Certificate Number: 16339-PAE-DE-031569815

Bankruptcy Case Number: 18-15305



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 4, 2018</u>, at <u>11:40</u> o'clock <u>PM EDT</u>, <u>Benjamin Vanhorn</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 4, 2018 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>